



Sheet 1 of 3

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DKT NO. 4156-006	SERIAL NO. 09/741,620
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Neely	
		FILING DATE 12/19/2000	GROUP 3624

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
[Signature]	A	4823264	04/1989	Deming	364	408	
	B	4947028	08/1990	Gorog	235	381	
	C	4989141	01/1991	Lyons et al.	364	408	
	D	5121945	06/1992	Thomson et al.	283	58	
	E	5265033	11/1993	Vajk et al.	364	514	
	F	5326959	07/1994	Perazza	235	379	
	G	5336870	08/1994	Hughes et al.	235	379	
	H	5420405	05/1995	Chasek	235	379	
	I	5677955	10/1997	Doggett et al.	380	24	
	J	5727249	03/1998	Pollin	705	40	

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION	
							YES	NO

## OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)


EXAMINER

DATE CONSIDERED

8/6/07

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<b>U.S. PATENT DOCUMENTS</b>									
EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.		
	K	5884288	03/1999	Chang et al.	705	40			
	L	5893080	04/1999	McGurl et al.	705	40			
	M	5946669	08/1999	Polk	705	40			
	N	5960411	09/1999	Hartman et al.	705	26			
	O	5963925	10/1999	Kolling et al.	705	40			
	P	5978780	11/1999	Watson	705	40			
	Q	6035285	03/2000	Schlect et al.	705	30			
	R	6055567	04/2000	Ganesan et al.	709	219			
	S	6078907	06/2000	Lamm	705	40			
	T	6119107	09/2000	Polk	705	40			
	U	6128602	10/2000	Northington et al.	705	35			
	V	6128603	10/2000	Dent et al.	705	40			
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<b>OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)</b>									
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EXAMINER INITIAL	DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.		
	W	6131115	10/2000	Anderson et al.	709	217		
	X	6188994	02/2001	Egendorf	705	40		
	Y	6223168	04/2001	McGuri et al.	705	40		
	Z	6311170	10/2001	Embrey	705	40		
	AA	6334116	12/2001	Ganesan et al.	705	34		
	BB	6385595	05/2002	Kolling et al.	705	40		
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	CC	WO9116691	10/1991			X		
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[illegible][illegible]

	B	E-Payments in B2B to Grow (Global purchase of goods and services over Internet is expected to increase from relatively low base of \$325 billion to nearly \$3.5 trillion by 2006). Semiconductor International, v. 25, n. 1, p. 87, January 2002.

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[illegible]

[illegible]



[illegible]

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[illegible][illegible]

N	Internet Billing and Payment Systems for Energy Providers, The C Three Group, April 1999.
O	Press Releases, CheckFree i-Solutions, 2000.
P	About CheckFree i-Solutions, CheckFree i-Solutions, 2000.

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		DOCUMENT NO.		DATE		COUNTRY			CL.		SUBCL.		TRANSLATION	
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OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)														
		Q		Emergis e-Invoicing, BCE Emergis, February 2001.										
		R		Emergis e-Invoicing: Patent Information, 2001.										
		S		A Little History of the World Wide Web, www.w3.org/History.html.										
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						8/6/07								
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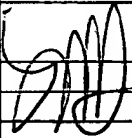
  

U.S. PATENT DOCUMENTS							
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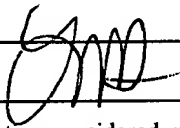

  

FOREIGN PATENT DOCUMENTS							
		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION
							YES      NO

OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)		
	Z	Electronic Data Interchange (EDI): An Introduction, Roger Clarke, <a href="http://www.anu.edu.au/people/RogerClarke/EC/EDUIntro.html">www.anu.edu.au/people/RogerClarke/EC/EDUIntro.html</a> .
	AA	Fill-Out Forms and Input fields, <a href="http://www.w3.org/MarkUp/HTMLPlus/htmlplus_41.html">www.w3.org/MarkUp/HTMLPlus/htmlplus_41.html</a>
	BB	HTML Tags, <a href="http://www.w3.org/History/19921103-hypertext/hypertext/WWW/MarkUp/Tags.html">www.w3.org/History/19921103-hypertext/hypertext/WWW/MarkUp/Tags.html</a> .

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[illegible][illegible]

	CC	Intermediaries and Cybermediaries: A Continuing Role for Mediating Players in the Electronic Marketplace, Sarkar et al., <a href="http://jcmc.huji.ac.il/vol1/issue3/sarkar.html">http://jcmc.huji.ac.il/vol1/issue3/sarkar.html</a> .
	DD	Introduction to NCSA Mosaic for X 2.0, <a href="http://archive.ncsa.uiuc.edu/SDG/Software/Xmosaic/help-on-version-2.0.html">http://archive.ncsa.uiuc.edu/SDG/Software/Xmosaic/help-on-version-2.0.html</a> .
	EE	NCSA Release Dates, <a href="http://archive.ncsa.uiuc.edu/SDG/Software/MacMosaic/Release-info/announce.html">http://archive.ncsa.uiuc.edu/SDG/Software/MacMosaic/Release-info/announce.html</a> .

DATE CONSIDERED

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[illegible][illegible]

FF	Network Payments Tutorial, <a href="http://ganges.cs.tcd.ie/mepeirce/Project/tutorial.html">http://ganges.cs.tcd.ie/mepeirce/Project/tutorial.html</a> .
GG	Payment Mechanisms Designed for the Internet, <a href="http://ganges.cs.tcd.ie/mepeirce/Project/oninternet.html">http://ganges.cs.tcd.ie/mepeirce/Project/oninternet.html</a> .
HH	UN/EDIFACT message INVOIC, <a href="http://www.harbinger.net">www.harbinger.net</a> .

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[illegible][illegible]

II	Upgrading NCSA HTTPd, <a href="http://hoohoo.ncsa.uiuc.edu/docs/Upgrade.html">http://hoohoo.ncsa.uiuc.edu/docs/Upgrade.html</a> .
JJ	Netscape Navigator (Netscape Communications)
KK	<a href="http://www.blooberry.com/indexdot/html/supportkey/f.htm">www.blooberry.com/indexdot/html/supportkey/f.htm</a>

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[illegible][illegible]

LL	<a href="http://www.rba.gov.au/VirtualGlossary/index.asp?State-direct+debit">www.rba.gov.au/VirtualGlossary/index.asp?State-direct+debit.</a>
MM	<a href="http://www.w3.org/Protocols/HTTP/AsImplemented.html">www.w3.org/Protocols/HTTP/AsImplemented.html</a>
NN	<a href="http://www.w3.org/Protocols/HTTP/HTTP2.html">www.w3.org/Protocols/HTTP/HTTP2.html</a>

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	4156-006	09/741,620
	APPLICANT	
	Neely	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE	GROUP
	12/19/2000	3624

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CL.	SUBCL.	FILING DATE IF APPROP.
[Signature]	A	3653480	4/1972	Yamamoto et al.	194	4	
	B	4322613	3/1982	Oldenkamp	235	449	
	C	4544834	10/1985	Newport et al.	235	487	
	D	4649563	3/1987	Riskin	379	97	
	E	4695880	9/1987	Johnson et al.	358	86	
	F	4711993	12/1987	Kosednar et al.	235	380	
	G	4713761	12/1987	Sharpe et al.	364	406	
	H	4799156	1/1989	Shavit et al.	364	401	
	I	4859837	8/1989	Halpern	235	380	
	J	4870260	9/1989	Niempolomski et al.	235	381	

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION	
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[Signature]	K	WO90/11572						
	L	WO97/24688						
	M	WO97/48161						
	N	WO98/07119						

## OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)

[Signature]	O	NetBill 1994 Prototype, Goradia et al., 1994, pages 1-91.
	P	Self Service Document Processing for Banking Automation, Sharman and Zuckert, 1995, pages 1-5.
	Q	ExpressNet from American Express Debuts on America Online, anonymous, January 30, 1995.

EXAMINER	[Signature]	DATE CONSIDERED	8/6/00
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	Q	4922646	5/1990	Basgal	43	42.33		
	R	4947028	8/1990	Gorog	235	381		
	S	5007084	4/1991	Materna et al.	380	24		
	T	5097115	3/1992	Ogasawara et al.	235	380		
	U	5121945	6/1992	Thomson et al.	283	58		
	V	5168151	12/1992	Nara	235	492		
	W	5179584	1/1993	Tsumura	379	114		
	X	5220501	6/1993	Lawlor et a.	364	408		
	Y	5283829	2/1994	Anderson	380	24		
	Z	5317137	5/1994	Wilkins	235	380		
	AA	5326959	6/1994	Perazza	235	379		
	BB	5383113	1/1995	Kight et al.	364	401		
<b>FOREIGN PATENT DOCUMENTS</b>								
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	CC	04-303258		Japan4				
<b>OTHER DOCUMENTS (Incl. Author, Title, Date, Pertinent pages, etc.)</b>								
	DD	iKP- A Family of Secure Electronic Payment Protocols, Bellare et al., (working draft) March 15, 1995.						
	EE	Controlling Telephone and Utility Costs with E-Bills, Wheatman, August 16, 1995.						
	FF	Telephone Companies Edging Toward Electronic Commerce, Anonymous, September 4, 1995.						
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	GG	5465206	11/1995	Hilt et al.	364	406		
	HH	5473143	12/1995	Vak et al.	235	380		
	II	5483445	1/1996	Pickering	364	406		
	JJ	5504677	4/1996	Pollin	364	408		
	KK	5544086	8/1996	Davis et al.	364	408		
	LL	5557518	9/1996	Rosen	364	408		
	MM	5572004	11/1996	Raimann	235	380		
	NN	5572643	11/1996	Judson	395	793		
	OO	5649117	7/1997	Landry	395	240		
	PP	5652786	7/1997	Rogers	379	91.01		
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	QQ	The Next Upheaval in the US Payment Systems, Bowers and Devine, Autumn 1995.						
	RR	Electronic Money: Market Motivators, Wheatman, October 4, 1995.						
	SS	Issues in Electornic Bill Presentation, Wheatman, October 27, 1995.						
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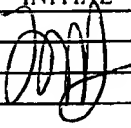
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	TT	5671285	9/1997	Newman	380	30		
	UU	5699528	12/1997	Hogan	395	240		
	VV	5708422	1/1998	Blonder et al.	340	825.34		
	WW	5727163	3/1998	Bezos	395	227		
	XX	5761650	6/1998	Munsil et al.	705	34		
	YY	5790793	8/1998	Higley	395	200.48		
	ZZ	5826241	10/1998	Stein et al.	705	26		
	AAA	5832460	11/1998	Bednar et al.	705	27		
	BBB	5873072	2/1999	Kight et al.	705	40		
	CCC	6044362	3/2000	Neely	705	34		
	DDD	6070150	5/2000	Remington et al.	705	34		
	EEE	6285991	9/2001	Powar	705	76		
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							YES	NO
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	FFF	Visa Set to Launch Electronic System for Paying Bills, Anonymous, December 4, 1995.						
	GGG	EDI: Banker's Ticket to Electronic Commerce?, Orr, May 1996.						
	HHH	Key Issues: Financial Products/Services/Delivery, Part 2, D. Renard, May 29, 1996.						
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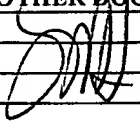
  

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	JJJ	6292789	12/2001	Garrison et al.	705	40	
	KKK	6327577	9/2001	Schutzer	705	40	

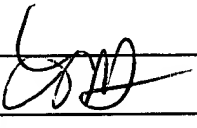
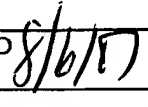
  

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DOCUMENT NO.	DATE	COUNTRY	CL.	SUBCL.	TRANSLATION		
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	LLL Banking on the Future, L. Haber, July 1996.
MMM	Privacy and Reliability in Internet Commerce, L. Camp, August 1996, pages 1-141.
NNN	CFI Steps Up to the Plate, F. Cerne, September 1996.

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							YES	NO
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		RRR	Successful Product Characteristics of Commerce: A Taxonomy of Transaction Types, C. Thachenkary et al., 1997, pages 77-85.					
		SSS	A Test Moves Net-Based Bill Payment a Step Closer, L. Marable, February 1997.					
		TTT	Princeton TeleCom Unveils Presentment Server, Anonymous, February 15, 1997.					
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	XXX	Paperless Bills: You may soon be able to pay all your bills at a single Web site, S. Nash, PC Magazine, July 1999, page 28.
	YYY	Design, Implementation, and Deployment of the iKP Secure Electronic Payment System, Bellare et al., IEEE Journal of Selected Areas in Communications, 2000, pages 1-20.
	ZZZ	Should you Bank Online?, Anonymous, Consumer Reports Magazine, February 2002, pages 28-31.

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	AAAA	OEM Purchasing, anonymous.
	BBBB	Once upon a Time there was an Invoice, Anne Troye.
	CCCC	ExpressNet Bows, Clinton Wilder.

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